

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security

Assumption of Executory Contract or Unexpired Lease

Lien Avoidance

Last revised: November 14, 2023

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
District of New Jersey

In Re: Sandra E Kennedy

Case No.: 24-12693 (ABA)
Judge: Andrew B. Altenburg

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

Original
 Motions Included

Modified/Notice Required
 Modified/No Notice Required

Date: July 17, 2024

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: 7a/ 7b/ 7c.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: 7a/ 7b/ 7c

Initial Debtor(s)' Attorney /s/ JDW Initial Debtor: /s/ SEK Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay to the Chapter 13 Trustee \$670.00 monthly for 4 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ 598.00 per month for 56 months; \$____ per month for ____ months, for a total of ____ months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- Future Earnings
 Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- Sale of real property
Description:
Proposed date for completion: _____
- Refinance of real property:
Description:
Proposed date for completion: _____
- Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.
- If a Creditor filed a claim for arrearages, the arrearages will / will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.
- e. For debtors filing joint petition:
- Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: _____ Initial Co-Debtor: _____

Part 2: Adequate Protection

X **NONE**

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$2,690.00
DOMESTIC SUPPORT OBLIGATION	PRIORITY	-NONE-

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid

Part 4: Secured Claims**a. Curing Default and Maintaining Payments on Principal Residence:** **NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Santander Consumer	2018 Nissan Altima	\$1,568.63	0.00%	\$1,568.63	\$507.41

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:
NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments: **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender: **NONE**

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan **NONE**

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
Selen Finance	33 Joseph Drive, Sewell, NJ 08080

g. Secured Claims to be Paid in Full Through the Plan: **NONE**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
Part 5: Unsecured Claims		NONE		

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ 27,678.02 to be distributed *pro rata*
 Not less than ___ percent
 Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

Part 7: Motions **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of

Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f). NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. **Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

- d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. **Vesting of Property of the Estate**

- Upon Confirmation
 Upon Discharge

b. **Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. **Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- | 1) Chapter 13 Standing Trustee Fees, upon receipt of funds |

- | | |
|----|------------------------------------|
| 2) | Other Administrative Claims |
| 3) | Secured Claims |
| 4) | Lease Arrearages |
| 5) | Priority Claims |
| 6) | General Unsecured Claims |

d. Post-Petition Claims

The Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification X NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: April 5, 2024.

Explain below **why** the plan is being modified:

Revise Plan payment amount based on non-exempt equity in Real property; Correct mortgage as unaffected by the Plan; Update to correct amount to be disbursed to unsecured creditors based on total Proofs of Claims Filed.

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes

No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

No disbursements will be made through the Chapter 13 Plan to Department of Education/nelet or their assigns; Debtor will not pay any claim filed regarding student loan liability through the Plan; Debtor is currently a full time student and is not required to make payments to her student loans at this time; Additionally, Debtor works for a not-for profit and, when they complete education and student loan payments resume, she will be required to make payments. As long as 60 months of consistent payments are made, she will be able to obtain a total forgiveness of the balance of the loan.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: July 17, 2024

/s/ Sandra E Kennedy

Sandra E Kennedy

Debtor

Date:

Joint Debtor

Date July 17, 2024

/s/ Jeanie D. Wiesner

Jeanie D. Wiesner

Attorney for the Debtor(s)

United States Bankruptcy Court
District of New Jersey

In re:
Sandra E Kennedy
Debtor

Case No. 24-12693-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Jul 25, 2024

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2024:

Recip ID	Recipient Name and Address
db	Sandra E Kennedy, 33 Joseph Drive, Sewell, NJ 08080-2469
520218942	+ Nicole Kennedy, 86 Massey Dr, Sewell, NJ 08080-1842
520191704	Pressler, Felt & Warshaw LLP, 5020, 7 Entin Road, Parsippany, NJ 07054
520218943	Selene Finance, 3501 Olympus Blvd., Dallas, TX 75021-9000
520219332	Stenger & Stenger, 2618 East Paris Ave SE, Spring Lake, MI 49456

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 25 2024 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 25 2024 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520191679	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 25 2024 20:54:41	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520191680	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 25 2024 20:43:47	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520205179	+ Email/PDF: ebn_ais@aisinfo.com	Jul 25 2024 20:43:42	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520191681	+ Email/Text: legal@castlecredit.com	Jul 25 2024 20:33:00	Castel Credit Co Holdings, Attn: Bankruptcy, 200 S Michigan Ave #450, Chicago, IL 60604-2400
520191683	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 25 2024 20:43:13	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520191684	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 25 2024 20:33:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
520191685	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 25 2024 20:33:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
520191686	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 25 2024 20:33:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
520191687	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 25 2024 20:33:00	Comenity/Sephora, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
520191689	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 25 2024 20:33:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
520191688	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 25 2024 20:33:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
520191690	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 25 2024 20:44:20	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273

520191691	Email/Text: backoffice.us@deferit.com	Jul 25 2024 20:33:00	Deferit Inc, Attn: Bankruptcy, PO Box 3511, New York NY 10008-3506
520191699	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 25 2024 20:43:13	Macy's/ DSNB, Attn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
520191692	+ Email/Text: electronicbkdocs@nelnet.net	Jul 25 2024 20:33:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
520191695	Email/Text: BNSFS@capitalsvcs.com	Jul 25 2024 20:32:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117
520191693	+ Email/Text: ecourts.col_efilings@fskslaw.com	Jul 25 2024 20:32:00	Fein Such Kahn & Shepard, 6 Campus Drive, Suite 304, Parsippany, NJ 07054-4673
520191694	+ Email/Text: bankruptcy@firstelectronic.com	Jul 25 2024 20:33:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
520191696	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jul 25 2024 20:33:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
520191682	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 25 2024 20:54:45	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
520191697	+ Email/Text: PBNCNotifications@perituservices.com	Jul 25 2024 20:32:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
520257547	Email/PDF: resurgentbknotifications@resurgent.com	Jul 25 2024 20:43:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520191698	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 25 2024 20:44:14	Lvny Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520191701	Email/Text: ml-ebn@missionlane.com	Jul 25 2024 20:32:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
520241488	+ Email/Text: bankruptcydp@mcmcg.com	Jul 25 2024 20:33:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520191700	+ Email/Text: bankruptcydp@mcmcg.com	Jul 25 2024 20:33:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
520191702	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 25 2024 20:44:08	Oollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
520266841	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 25 2024 20:44:20	PORTFOLIO RECOVERY ASSOCIATES, LLC, P.O. BOX 41067, NORFOLK, VA 23541
520191703	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 25 2024 20:43:50	Portfolio Recovery Associates, LLC, 120 Corporate BLVD, Norfolk, VA 23502
520267522	Email/Text: bnc-quantum@quantum3group.com	Jul 25 2024 20:33:00	Quantum3 Group LLC as agent for, Bread Financial Legacy, PO Box 788, Kirkland, WA 98083-0788
520267523	Email/Text: bnc-quantum@quantum3group.com	Jul 25 2024 20:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
520267525	Email/Text: bnc-quantum@quantum3group.com	Jul 25 2024 20:33:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
520267526	Email/Text: bnc-quantum@quantum3group.com	Jul 25 2024 20:33:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
520229494	Email/Text: bnc-quantum@quantum3group.com	Jul 25 2024 20:33:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
520212349	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 25 2024 20:33:00	SANTANDER CONSUMER USA, P. O. Box 560284, Dallas, TX 75356-0284
520191705	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 25 2024 20:33:00	Santander Consumer USA, Inc, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244

District/off: 0312-1

Date Rcvd: Jul 25, 2024

User: admin

Form ID: pdf901

Page 3 of 4

Total Noticed: 62

520191707	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 25 2024 20:44:07	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520191708	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 25 2024 20:54:51	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520266613	+ Email/PDF: ebn_ais@aisinfo.com	Jul 25 2024 20:43:47	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520191709	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 25 2024 20:54:52	Synchrony Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520191710	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 25 2024 20:54:51	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520191711	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 25 2024 20:43:48	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520191712	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 25 2024 20:43:14	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520191713	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 25 2024 20:44:09	Synchrony/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520191714	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 25 2024 20:43:10	Synchrony/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520255386	Email/Text: bncmail@w-legal.com	Jul 25 2024 20:33:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520191715	+ Email/Text: bncmail@w-legal.com	Jul 25 2024 20:33:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
520191716	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 25 2024 20:33:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
520334666	+ Email/Text: RASEBN@raslg.com	Jul 25 2024 20:32:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
520212678	+ Email/Text: electronicbkydocs@nelnet.net	Jul 25 2024 20:33:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
520191717	Email/Text: bankruptcies@uplift.com	Jul 25 2024 20:32:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085
520191718	+ Email/Text: LCI@upstart.com	Jul 25 2024 20:33:00	Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
520191719	+ Email/Text: LCI@upstart.com	Jul 25 2024 20:33:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
520235585	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 25 2024 20:54:46	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
520191720	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 25 2024 20:44:09	Wf Bank Na, Attn: Bankruptcy, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 57

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520191706	Sda/lublin	
cr	*+	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
520257548	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-1

Date Rcvd: Jul 25, 2024

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

User: admin

Form ID: pdf901

Page 4 of 4

Total Noticed: 62

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Jeanie D. Wiesner	on behalf of Debtor Sandra E Kennedy jeanie@sadeklaw.com brad@sadeklaw.com;service@sadeklaw.com
Kimberly A. Wilson	on behalf of Creditor U.S. Bank Trust National Association kimwilson@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4